No. 208

ABSTRACT OF REPORTS OF CONDITION OF

MONTANA

State Banks

and

Trust Companies

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National Banks

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June 30, 1973

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MONTANA STATE BANKS AND TRUST COMPANIES

Absarokee	Yellowstone Bank (1)
Anaconda	First Security Bank
Ashland	Cheyenne Western Bank (1)
Baker	The Bank of Baker
Belgrade	Belgrade State Bank
Belt	Belt Valley Bank (1)
Big Fork	Flathead Bank
Big Sandy	Northern Bank of Montana
Big Timber	Citizens Bank & Trust Co. (1)
Billings	First Citizens Bank (1) Security Trust & Savings Bank (1) Valley State Bank Western Bank Western State Bank
Boulder	First Boulder Valley Bank
Bozeman	Security Bank & Trust Co. (1) Western Bank
Bridger	Bank of Bridger
Broadus	Powder River County Bank (1)
Butte	First Metals Bank & Trust Co. (1)
Cascade	Stockmens Bank (1)
Chester	Liberty Bank of Montana (1)
Chinook	Blaine Bank of Montana (1)
Choteau	Citizens State Bank (1)
Columbia Falls	Bank of Columbia Falls
Columbus	The Yellowstone Bank (1)
Conrad	Farmers State Bank Pondera Bank of Montana
Culbertson	Culbertson State Bank (1)
Cut Bank	Bank of Glacier County
Deer Lodge	Deer Lodge Bank & Trust Co. First Security Bank
Denton	Farmers State Bank (1)
Dillon	State Bank & Trust Co.
Dutton	Dutton State Bank
Ennis	First Madison Valley Bank
Fairview	Fairview Bank
Forsyth	First State Bank
Fort Benton	First Chouteau County Bank
Froid	First State Bank (1)
Glendive	First Security Bank (1)
Great Falls	Central Bank of Montana (1) Eastside Bank of Montana First Trust Co. of Montana Montana Bank (1) *Trust Corporation of Montana The Village Bank
Hamilton	Citizens State Bank Ravalli County Bank (1)
Hardin	Big Horn County State Bank Little Horn State Bank
Harlem	Security State Bank (1)
Havre	Citizens Bank of Montana (1) **First Security Bank (1)
Helena	Bank of Montana (1) First Security Bank Union Bank & Trust Co. (1)
Jordan	Garfield County Bank
Kalispell	Valley Bank of Kalispell
Laurel	The Yellowstone Bank (1) First Security Bank (1)
Lewistown	Northwestern Bank of Lewistown
Lincoln	The First Bank of Lincoln
Livingston	First Security Bank (1)
Malta	First Security Bank (1) First State Bank (1)
Manhattan	Manhattan State Bank
Miles City	First Security Bank & Trust Co. (1)
Missoula	First State Bank Missoula Bank of Montana ***First Security Bank (1)
Philipsburg	Flint Creek Valley Bank (1)
Plentywood	Security State Bank
Polson	Security State Bank (1)
Poplar	Traders State Bank
Ronan	Ronan State Bank (1)
Roundup	First Security Bank
Rudyard	Farmers Merchants Bank of Montana
St. Ignatius	Lake County Bank (1)
Scobey	Citizens State Bank
Shelby	First State Bank Toole County State Bank
Sheridan	Bank of Sheridan
Stanford	Basin State Bank
Stevensville	First State Bank (1)
Superior	First State Bank of Mineral County
Terry	State Bank of Terry (1)
Thompson Falls	First State Bank (1)
Three Forks	Security Bank of Three Forks
Townsend	State Bank of Townsend (1)
Valier	Valier Bank of Montana (1)
Victor	Farmers State Bank (1)
W. Yellowstone	First Security Bank
Whitefish	First State Bank of Whitefish
Whitehall	Whitehall State Bank
Worden	Farmers State Bank (1)

(1) Members Federal Reserve Bank
*Opened December 5, 1972
**Opened March 12, 1973
***Opened March 29, 1973

MONTANA NATIONAL BANKS

Absarokee	Montana National Bank
Anaconda	First National Bank
Baker	Baker National Bank
Billings	First National Bank Midland National Bank
Bozeman	First National Bank Montana National Bank
Browning	First National Bank
Butte	Miner's Bank of Montana, N.A. Montana National Bank
Chinook	Western Bank of Chinook, N. A.
Circle	First National Bank
Cut Bank	First National Bank
Dillon	First National Bank
Ekalaka	First National Bank
Eureka	First National Bank
Fairfield	First National Bank
Fromberg	Clarks Fork National Bank
Geraldine	First National Bank
Glasgow	First National Bank First Security Bank, N.A.
Glendive	First National Bank
Great Falls	First National Bank First West Side National Bank Great Falls National Bank
Harlowton	Continental National Bank
Havre	First National Bank
Helena	First National Bank & Trust Co.
Hinsdale	First National Bank
Hysham	First National Bank
Kalispell	Conrad National Bank First National Bank
Lewistown	First National Bank
Libby	First National Bank United National
Livingston	First National Park Bank
Miles City	First National Bank
Missoula	First National Bank Southside National Bank Western Montana National Bank
Plains	First National Bank
Plentywood	Montana National Bank
Red Lodge	United States National Bank Montana National Bank
Richey	Montana National Bank
Roundup	Montana National Bank
Sidney	Richland National Bank Sidney National Bank
Twin Bridges	First National Bank
Whitefish	First National Bank
White Sul. Sprgs.	First National Bank
Wibaux	First National Bank
Wolf Point	Citizens First National Bank Western National Bank

Aggregate Resources and Liabilities of (94) State Banks and (2) Trust Companies, June 30, 1973 Compared with Reports of (92) State Banks and (1) Trust Company, June 30, 1972

RESOURCES:	June 30, 1973	June 30, 1972	Increase+ Decrease—
Cash and Banks	$ 102,192,371.90	$ 106,185,365.91	$ 3,992,994.01—
U. S. Government Bonds	172,856,362.62	159,058,634.13	13,797,728.49+
Federal Agency Bonds	53,894,279.19	37,880,907.81	16,013,371.38+
State and Municipal Bonds	155,996,904.27	136,209,230.46	19,787,673.81+
Other Securities	2,047,245.83	3,744,343.82	1,697,097.99—
Federal Funds Sold	28,987,000.00	15,818,750.00	13,168,250.00+
Loans and Discounts	628,181,207.85	531,299,464.23	96,881,743.62+
Premises, Furn. and Fix.	20,723,889.06	17,659,722.70	3,064,166.36+
Other Real Estate	775,535.23	754,504.53	21,030.70+
Other Assets	10,113,181.63	7,797,249.86	2,315,931.77+
	$1,175,767,977.58	$1,016,408,173.45	$ 159,359,804.13+
		Increase	$ 159,359,804.13+
LIABILITIES:			
Demand Deposits of I. P. C.	$ 318,844,511.26	$ 274,046,823.24	$ 44,797,688.02+
Time Deposits of I. P. C.	562,492,297.35	479,318,139.86	83,174,157.49+
U. S. Government Deposits	12,528,196.69	9,457,666.35	3,070,530.34+
Other Public Deposits	122,827,390.46	92,501,668.65	30,325,721.81+
Deposits of Comm'l Banks	12,017,317.14	16,692,433.31	4,675,116.17—
Other Deposits	10,135,064.38	8,561,940.00	1,573,124.38+
Federal Funds Purchased	13,255,000.00	21,715,000.00	8,460,000.00—
Borrowed Funds	833,691.00	2,525,247.86	1,691,556.86—
Other Liabilities	27,109,001.30	25,869,311.03	1,239,690.27+
Reserve for Loan Losses	9,775,277.88	9,205,818.65	569,459.23+
Reserves on Securities	592,547.95	769,647.87	177,099.92—
Cap. Notes and Debentures	1,725,000.00	1,040,000.00	685,000.00+
Common Capital Stock	32,924,000.00	28,887,500.00	4,036,500.00+
Surplus	33,066,838.66	29,174,342.31	3,892,496.35+
Undivided Profits	17,138,396.35	16,176,687.16	961,709.19+
Capital Reserves	503,447.16	465,947.16	37,500.00+
	$1,175,767,977.58	$1,016,408,173.45	$ 159,359,804.13+
		Increase	$ 159,359,804.13+

Aggregate Resources and Liabilities of (54) National Banks in Montana, June 30, 1973 Compared With Reports of June 30, 1972*

RESOURCES:	June 30, 1973	June 30, 1972	Increase+ Decrease—
Cash and Banks	$ 137,748,219.86	$ 141,734,208.30	$ 3,985,988.44—
U. S. Government Bonds	134,520,927.09	145,396,403.12	10,875,476.03—
Federal Agency Bonds	34,232,798.16	31,638,614.95	2,594,183.21+
State and Municipal Bonds	183,863,401.45	150,380,651.93	33,482,749.52+
Other Securities	5,296,368.83	3,552,913.71	1,743,455.12+
Federal Funds Sold	34,053,500.00	18,314,500.00	15,739,000.00+
Loans and Discounts	764,471,821.99	638,762,392.22	125,709,429.77+
Premises, Furn. and Fix.	23,329,956.14	22,530,812.70	799,143.44+
Other Real Estate	968,040.17	642,822.90	325,217.27+
Other Assets	13,402,315.13	11,400,565.59	2,001,749.54+
	$1,331,887,348.82	$1,164,353,885.42	$ 167,533,463.40+
		Increase	$ 167,533,463.40+
LIABILITIES:			
Demand Deposits of I. P. C.	$ 339,977,207.12	$ 305,253,729.56	$ 34,723,477.56+
Time Deposits of I. P. C.	663,156,723.60	579,465,887.91	83,690,835.69+
U. S. Government Deposits	16,395,636.21	13,617,750.31	2,777,885.90+
Other Public Deposits	114,118,836.95	89,106,830.32	25,012,006.63+
Deposits of Comm'l. Banks	13,652,152.87	15,364,911.53	1,712,758.66—
Other Deposits	9,248,322.70	8,916,828.24	331,494.46+
Federal Funds Purchased	28,656,900.22	23,538,000.00	5,118,900.22+
Borrowed Funds	5,100,000.00	—0—	5,100,000.00+
Other Liabilities	44,829,782.66	44,577,367.57	252,415.09+
Reserve for Loan Losses	11,312,606.49	9,863,818.77	1,448,787.72+
Reserves on Securities	495,000.00	535,172.00	40,172.00—
Cap. Notes and Debentures	7,650,000.00	5,150,000.00	2,500,000.00+
Common Capital Stock	30,806,700.00	27,108,000.00	3,698,700.00+
Surplus	31,073,510.23	27,207,325.78	3,866,184.45+
Undivided Profits	14,539,003.36	13,483,588.31	1,055,415.05+
Capital Reserves	874,966.41	1,164,675.12	289,708.71—
	$1,331,887,348.82	$1,164,353,885.42	$ 167,533,463.40+
		Increase	$ 167,533,463.40+
Grand Total—ALL BANKS IN MONTANA	$2,507,655,326.40	$2,180,762,058.87	$ 326,893,267.53+

SIGNIFICANT RATIOS DERIVED FROM ABOVE DATA

STATE BANKS	June 30, 1973	June 30, 1972
Loans as Percentage of Total Assets	53.43%	52.27%
Loans as Percentage of Total Deposits	60.47	60.33
Capital and Reserve a/c's as Percentage of Total Assets	8.14	8.43
Capital and Reserve a/c's as Percentage of Total Deposits	9.21	9.73
Cash, Due from Banks, and U.S. Gov't. Bonds as Percentage of Total Deposits	26.48	30.12
Time Deposits as Percentage of Total Deposit I.P.C.	63.82	63.62
Demand Deposits as Percentage of Total Deposits I.P.C.	36.18	36.38

NATIONAL BANKS	June 30, 1973	June 30, 1972
Loans as Percentage of Total Assets	57.40%	54.86%
Loans as Percentage of Total Deposits	66.10	63.13
Capital and Reserve a/c's as Percentage of Total Assets	7.26	7.26
Capital and Reserve a/c's as Percentage of Total Deposits	8.37	8.35
Cash, Due from Banks, and U.S. Gov't. Bonds as Percentage of Total Deposits	23.54	28.38
Time Deposits as Percentage of Total Deposits I.P.C.	66.11	65.49
Demand Deposits as Percentage of Total Deposits I.P.C.	33.89	34.50

*Data relating to National Banks obtained through the cooperation of Helena Branch, Federal Reserve Bank of Minneapolis.